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UNITED INDIA INSURANCE COMPANY LIMITED  
(Subsidiary of Central Insurance Corporation of India)

501-504, Kailash, 26, Kasturba  
Gandhi Marg, NEW DELHI-110 001.

DEPTT:WISE:GSS:SS:1339:97:

23th September, 1987

Brig. B.L. DASGUPTA, Dy. Dir. Genl. (SG),  
DWA, Indian Express Building,  
B.S. Zafar Marg, NEW DELHI.

Dear Sir,

RE: GROUP PERSONAL ACCIDENT COVER FOR THE HOME GUARDS.

This refers to the discussions we have had with your Sh. E. N. Bose, Staff Officer in our office on 25.9.87 and have pleasure in giving below details of scheme in respect of Personal Accident cover for the Home Guards.

GROUP PERSONAL ACCIDENT COVER:

1- BENEFITS:

- a) Death
- b) Loss of two limbs or loss of sight in both eyes or loss of one limb and loss of sight in one eye.
- c) Loss of one limb or loss of sight in one eye.
- d) Permanent Total Disablement other than (b) or (c) named above.
- e) Permanent Partial Disablement.

Arising out of accident.

2- CAPITAL SUM INSURED: Rs. 25,000/- each person.

3- COMPENSATION:

For (a), (b) and (d) in above 100% of capital sum insured.

For (c) 50% of capital sum insured.

For (e) Compensation varies as per scale in annexure attached hereto.

4- PREMIUM:

The net premium payable by each person after allowing Group discount and Special discount would be Rs. 14.85.

The above premium is applicable for 24 hours of day and night.

If PA cover is required only for the restricted hours of duty, a reduced premium equivalent to 75% of appropriate premium would be charged.

5- CLAIM PROCEDURE:

In the event of claim a written intimation should be sent to the Company when a claim form would be issued to you, sufficient supply of claim forms shall be made available to all your Office's at State Capitals. The claim form will have to be submitted to the company alongwith Doctor's Certificate Diagnostic reports like x-rays etc., with a view to prove the extent of accidental injuries suffered for permanent disablement claims. In respect of fatal claims post mortem reports and Death Certificate would be required. The claims shall be settled based on these documents.

A list giving the number of Home Guards working at your various centres would be required together with total premium computed at the rate of Rs. 14.85 per person. Payment of premium be made by a crossed cheque.

For your information we may say that our Company has vast organisational set up spread all over the country with Regional/Divisional offices at each State Capital.

We shall be please to give whatever further clarification that you may need.

Thanking you,

Yours faithfully,

Sd/-  
(G. S. RUII)  
MANAGER.

Compensation  
of Capital Sum

Parts Lost	20
( i) Loss of toes - all	5
- Great -both phalanges	2
- Great -one phalanx	1
-other than Great, if more than one	50
toe 1-st-each	15
( ii) Loss of hearing - Both ears	40
( iii) Loss of hearing - one ear	35
( iv) Loss of 4 fingers and thumb of one hand	25
( v) Loss of 4 fingers	10
( vi) Loss of thumb -both phalanges	10
-one phalanx	8
( vii) Loss of index finger -three phalanges	4
-two phalanges	6
-one phalanx	4
( viii) Loss of middle finger - three phalanges	2
- two phalanges	5
- one phalanx	4
( ix) Loss of ring finger - three phalanges	2
- two phalanges	4
- one phalanx	3
( x) Loss of little finger - three phalanges	2
- two phalanges	3
- one phalanx	3
( xi) Loss of metacarples - first of second (additional)	2
- third, fourth or fifth (additional)	